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9/19/2016

Richard G. Allen, Esq.

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132 Gazebo Park #150, Johnstown, PA 15901

U.S. Bankruptcy Court

5414 U.S. Steel Tower

600 Grant Street

Pittsburgh, PA 15219

RE: Sharon E. Horton - Chapter 13 case No. 15-70762-JAD

To Whom It May Concern:

In May of 2016, Ms. Horton's mortgage lender (Chase Mortgage) informed counsel they would not be offering her any loan modification. Chase Mortgage stated it would not modify the mortgage because it was a balloon note that had already matured. No proposed modification was ever proffered.

Date: September 19th, 2016

Respectfully Submitted:

/s/ Richard G. Allen, Esquire

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